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UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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The difference of News

Order Filed on September 6, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: <u>17-10239 MBK</u>

Adv. No.:

Hearing Date: 8/28/18 @ 9:00 a.m.

Judge: Michael B. Kaplan

In Re:

Ian Spence

Debtor.

## ORDER CURING POST-PETITION ARREARS AND RESOLVING CREDITOR'S MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.** 

DATED: September 6, 2018

Honorable Michael B. Kaplan United States Bankruptcy Judge (Page 2)

Debtor: Ian Spence Case No: 17-10239 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING CREDITOR'S

MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located 2012 LEXUS RX350, VIN: 2T2BK1BAXCC135894, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Nicholas Fitgerald, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 23, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Trustee for payments due May 2018 through July 2018 for a default \$1,251.00 (3 plan payments @ \$417.00); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall cure the balance of the arrears by remitting \$834.00 directly to Trustee within seven days of this order; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall cure the balance of the arrears by remitting \$417.00 directly to Trustee within fourteen days of this order; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular plan payments are to resume August 1, 2018, directly to Trustee; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly plan payments are not made within thirty (30) days of the date said payment is due, Trustee may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan and Secured Creditor's Motion for Relief is hereby resolved.